



Order Filed on April 26, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Jonathan Schwalb, Esq.
Friedman Vartolo LLP
85 Broad Street, Suite 501
New York, New York 10004
Attorneys for BSI Financial Services as Servicer for US
Bank Trust N.A. as Trustee of the Igloo Series III Trust
P: (212) 471-5100
Bankruptcy@FriedmanVartolo.com
IN RE:

Cheryl K. Rossi
aka Cheryl Kathryn Rossi
Debtor

Case No.: 17-12029

Chapter 13

Hearing Date: March 5, 2019

Judge: Andrew Altenburg, Jr.

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

DATED: April 26, 2019


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Applicant: BSI Financial Services
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Joni L. Gray, Esq.
Property Involved("Collateral"): 113 Patricia Avenue, Delran, NJ 08075
Relief sought:

- ✓ Motion for relief from the automatic stay
 - Motion to dismiss
 - Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 3 months, from January 1, 2019 to March 1, 2019.
- The Debtor is overdue for 3 payments at \$1,236.52 per month.
- Less Funds held in debtor(s) suspense (\$828.06).

Total Arrearages Due \$2,881.50

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on March 15, 2019, additional monthly cure payments shall be made in the amount of \$480.25 for six (6) months.
- Beginning on April 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$1,236.52 per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Regular monthly payment: BSI Financial Services
314 S. Franklin Street
Titusville, PA 16354

- ✓ Monthly cure payment: BSI Financial Services
314 S. Franklin Street
Titusville, PA 16354

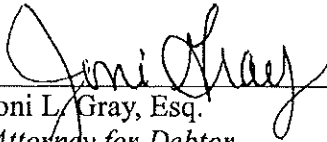
In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make regular monthly payments or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

4. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00.
The fees and costs are payable through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order



Joni L. Gray, Esq.
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.
Jonathan Schwalb, Esq.
Attorney for Secured Creditor